



P.O. Box 11000, Santa Ana, CA 92711-1

Toll Free (800) 430-5

www.myamcloan.

June 9, 2006

ENCLOSURE #3

Maura C. Burton
19 Hilltop Place
Catonsville, MD 21228

Re: Loan Number 0136814704
Property Address: 19 Hilltop Place
Catonsville, MD 21228

Dear Ms. Burton:

This letter is in response to the correspondence received on May 24, 2006, regarding the above referenced loan. AMC Mortgage Services, Inc. (AMC) appreciates the opportunity to address your concerns.

All corrections have been submitted. AMC has forwarded formal requests to update your credit profile to remove the late reporting for June, July, August, and December 2005, and April and May 2006 to:

TransUnion
200 Spring Lake Cove #100
Jackson, MS 39208
(601) 933-4012

Equifax
P.O. Box 144717
Orlando, FL 32814
(800) 685-5000

Experian
701 Experian Parkway
P.O. Box 9558
Allen, TX 75013
(800) 854-7201

This information may take up to sixty (60) days to be updated in the credit bureau records. Please keep this letter as evidence that the correction has been submitted for processing.

AMC has agreed to an informal forbearance plan to accept payments in the amount of \$3,305.03 in June, July, and August 2006, and \$3,371.14 in September and October 2006. These payments will be applied to the loan as follows:

<u>Payment Amount</u>	<u>Due Date</u>	<u>Application</u>
\$3,305.03	June 30, 2006	March, 2006
\$3,305.03	July 31, 2006	plus \$1,352.01 to suspense. April and May 2006 plus \$691.00 to suspense.
\$3,305.03	August 31, 2006	June and July 2006 plus \$29.99 to suspense.
\$3,371.14	September 30, 2006	August 2006 plus \$1,418.11 to suspense.
\$3,371.14	October 31, 2006	September and October plus late charges and NSF fees totaling \$823.20.

The regular monthly payment is \$1,983.02. Late charges will continue to be charged during the repayment plan. You will still be responsible for outstanding fees assessed to the loan. You can contact Customer Care at (800) 430-5262 to request these payments to be drafted directly from your checking account, for a small fee.

If you have any further questions or concerns, please contact me directly at (866) 430-5262, extension 37280, Monday through Friday, from 9 a.m. to 4 p.m., Pacific Time.

Sincerely,



Monica Arredondo
Office of the President
AMC Mortgage Services, Inc.



P.O. Box 11000, Santa Ana, CA 92711-1000

Toll Free (800) 430-5262

www.myamcloan.com

July 27, 2006

Maura C. Burton
19 Hilltop Place
Catonsville, MD 21228

Re: Loan Number 82742503
Property Address: 19 Hilltop Place
Catonsville, MD 21228

Dear Ms. Burton:

This letter is in response to the correspondence received on July 22, 2006, regarding the above referenced loan. AMC Mortgage Services, Inc. (AMC) appreciates the opportunity to address your concerns.

A review of documents provided indicates that the payment for the August 1, 2004 payment was received by AMC on August 17, 2004. AMC has forwarded formal requests to update your credit profile to remove the late reporting for August 2004 to:

TransUnion	Equifax	Experian
200 Spring Lake Cove #100	P.O. Box 144717	701 Experian Parkway
Jackson, MS 39208	Orlando, FL 32814	P.O. Box 9558
(601) 933-4012	(800) 685-5000	Allen, TX 75013
		(800) 854-7201

This information may take up to sixty (60) days to be updated in the credit bureau records. Please keep this letter as evidence that the correction has been submitted for processing.

If you have any further questions or concerns, please contact me directly at (866) 430-5262, extension 37280, Monday through Friday, from 9 a.m. to 4 p.m., Pacific Time.

Sincerely,

A handwritten signature in black ink that reads "Monica Arredondo".

Monica Arredondo
Office of the President
AMC Mortgage Services, Inc.

